

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
READING DIVISION**

In re:

Marcel Y. Crandon  
Sharon M. Crandon  
Debtor(s)

Case No. 20-14360-PMM

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/04/2020.
- 2) The plan was confirmed on 01/06/2022.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 08/01/2024.
- 6) Number of months from filing or conversion to last payment: 44.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$6,879.65.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$69,900.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$69,900.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,800.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$6,084.99
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$10,884.99**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL	Secured	560.00	424.42	0.00	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	473.00	351.71	351.71	0.00	0.00
BUREAU INVESTMENT GROUP PORTFOLIO	Unsecured	527.00	527.34	527.34	0.00	0.00
CACH, LLC	Unsecured	NA	3,538.37	3,538.37	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	9,672.00	0.00	0.00	0.00	0.00
CITIBANK NA	Unsecured	507.00	507.43	507.43	0.00	0.00
CITY OF EASTON	Secured	3,000.00	NA	NA	0.00	0.00
CREDIT ACCEPTANCE CORP	Secured	19,031.36	19,031.36	25,234.63	17,423.70	0.00
CW NEXUS CREDIT CARD HOLDINGS	Unsecured	1,383.00	936.74	936.74	0.00	0.00
FINANCIAL RECOVERIES	Unsecured	536.00	NA	NA	0.00	0.00
FORTIVA	Unsecured	402.00	NA	NA	0.00	0.00
HAMILTON LAW GROUP	Unsecured	514.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	428.63	428.63	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	306.94	306.94	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	1,554.06	1,554.06	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	NA	509.32	509.32	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	722.00	722.47	722.47	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT FOR	Unsecured	NA	197.68	197.68	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT FOR	Unsecured	NA	174.74	174.74	0.00	0.00
QUANTUM3 GROUP LLC AS AGENT FOR	Unsecured	NA	271.90	271.90	0.00	0.00
SANTANDER CONSUMER USA INC	Unsecured	NA	11,731.26	11,731.26	0.00	0.00
SANTANDER CONSUMER USA INC	Secured	16,115.76	14,125.00	0.00	0.00	0.00
SELENE FINANCE LP	Secured	NA	7,660.56	7,660.56	1,228.66	0.00
SELENE FINANCE LP	Secured	NA	29,025.24	29,025.24	7,993.67	0.00
SELENE FINANCE LP	Secured	570,176.00	570,936.95	49,181.07	32,368.98	0.00
US DEPARTMENT OF EDUCATION	Unsecured	NA	27,537.43	0.00	0.00	0.00
USDOE/GLELSI	Unsecured	27,537.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$78,206.31	\$40,362.65	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$32,895.19	\$18,652.36	\$0.00
<b>TOTAL SECURED:</b>	<b>\$111,101.50</b>	<b>\$59,015.01</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$21,758.59</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$10,884.99</u>
Disbursements to Creditors	<u>\$59,015.01</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$69,900.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/21/2024

By: /s/ Scott F. Waterman

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.